



December 12, 2024

Re: Important information about your retirement plan

The enclosed information is being provided to help you make informed decisions when managing your account and planning your financial goals for retirement.

While no action is required at this time, please review the notice as it contains important information regarding the fees and expenses associated with your retirement plan and its investment options. To help facilitate your review, the notice is divided into two sections:

Section I: Summary of Plan Services and Costs which provides information about administrative fees, individual transaction expenses, and your right to direct how your contributions are invested

Section II: Investment Options Comparative Chart that provides information about your plan's available investment options including their respective performance and expenses

You can access the Plan and Investment Notice, as well as up-to-date investment performance, at TIAA.org.

Simply log in to your TIAA account and follow these steps:

1. Go to "Plan & Learn", under "Resources", select "All Resources"
2. Select "Retirement investments" within the "Research, performance & news" section
3. Under "Investment Finder" select your plan name and click on the Plan and Investment Notice link.

If you prefer to receive future notices and other communications electronically, update your eDelivery preferences under "Actions".

Select "Update your profile" and then "Communication preferences" to make changes. For this notice, click on "email" next to "Plan Sponsor disclosures and notices".

If you do not have a TIAA account, you can access the notice online at TIAA.org/performance and enter your Plan ID, 406138. You'll be directed to the current information.

More information about retirement plan fees and expenses is available at TIAA.org/fees, or by calling TIAA at 800-842-2252/ weekdays, 8 a.m. to 10 p.m. (ET).

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Fee Disclosure - (2/2024)

# Plan and Investment Notice

## THE MOUNT SINAI HEALTH SYSTEM 403(B) RETIREMENT PLAN

December 12, 2024

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

### Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

### Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

# Summary of Plan Services and Costs

TIAA has been selected to provide retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

### HOW TIAA RECORDKEEPS YOUR PLAN

TIAA provides recordkeeping services for your employer's plan which includes:

- MSHS 403(B) PLAN- MS QUEENS, MS HOSP, ICAHN, QUEENS/ELMHURST – Plan ID 406138
- MSHS 403(B) PLAN- BROOKLYN, WEST , BETH ISRAEL, MORNINGSIDE, NYE – Plan ID 408532
- NEW YORK EYE AND EAR INFIRMARY 403(B) PLAN – Plan ID 407362
- MSHS 403(B) PLAN- BROOKLYN, WEST , BETH ISRAEL, MORNINGSIDE, NYE – Plan ID 407360
- MSHS 403(B) PLAN- MS QUEENS MS HOSP, ICAHN, QUEENS/ELMHURST – Plan ID 406344
- MOUNT SINAI FROZEN 403(B) IMMEDIATE VESTING PLAN – Plan ID 151413
- MOUNT SINAI FROZEN 403(B) TDA PLAN – Plan ID 151301
- MOUNT SINAI FROZEN 403(B) DELAYED VESTING PLAN – Plan ID 151288

Each of the above plans may offer different services and investments and may assess different fees. If you currently have a TIAA account, your quarterly statement lists the plan (s) that you have. If you do not have an account, please contact your employer to determine which plans apply to you.

### RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, weekdays, 8 a.m. to 10 p.m. (ET)

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

### ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

### INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 406138, 408532, 407362, 407360, 406344, 151413, 151301, 151288, you'll be directed to plan and investment information.

### TIAA RetirePlus Pro<sup>®</sup> model service

The TIAA RetirePlus Pro model service Program is an asset allocation service that invests your contributions in a pre-determined mix of plan's options and/or other investments vehicles. Below is a summary of the model service that may be available in your plan's investment line-up:

MOUNT SINAI HEALTH SYSTEM TARGET LIFECYCLE PORTFOLIOS	0.03% annual fee (assessed quarterly) to participate in the service. This applies to plan(s): 407360
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After careful review, the plan may change the underlying investment options that are used by the model service. The Plan may also determine that an underlying investment(s) is appropriate for a model when combined with other underlying investments, but is not appropriate as a stand-alone investment option. In such case, you will not be able to direct contributions or transfers to those underlying investment(s) but rather may only invest in them through the model service. For any such restrictions, please refer to Section II: Investment Options Comparative Chart. Participants who elect to unsubscribe from the model service while holding an underlying investment(s) that is not available as a stand-alone investment, may not be able to maintain the investment and will not be able to allocate future contributions.

For more information on your Plan's RetirePlus Pro model service Program

Please refer to the [TIAA RetirePlus Pro - Model Service Participant Disclosure Document](http://www.TIAA.org/retireplusproprogram) or enter in <http://www.TIAA.org/retireplusproprogram>.

### RETIREMENT PLAN PORTFOLIO MANAGER PROGRAM

Retirement Plan Portfolio Manager Program (the Program) is a discretionary fee-based asset allocation advisory program provided exclusively by the TIAA-CREF Trust Company using investment advice obtained through an independent third-party advisor.

The Program is a fee-based service that can provide you with an ongoing customized asset allocation and access to the following features:

- Automatic quarterly rebalancing based on your birthday
- Reallocation of your portfolios based on TIAA's industry-recognized advice
- Quarterly portfolio reviews based on your birthday, to help you know if they are on track for retirement goals
- Calendar quarter reports containing a description of activity with respect to your Retirement Plan Portfolio Manager assets during the preceding quarter.

The annual asset-based Program Fee of 0.30% will be charged quarterly, generally within five business days after the end of each calendar quarter. This fee is a direct fee paid from your account(s). The Program Fee will be charged in arrears based on the average daily balance of your Retirement Assets enrolled in the Program during the quarter. Available in plan(s): 406138 408532 407362 407360 406344

### COST OF PLAN SERVICES

There are three categories of services provided to your plan:

#### 1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

#### 2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

#### 3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Ret. Plan Portfolio Mgr. Fee	0.30% annually. This applies to plan(s): 406138 408532 407362 407360 406344
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Retirement Plan Loan - Origination Fee	\$75.00 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan (s): 406138 408532 407362 407360 406344 151413 151301 151288
Loan Maintenance	\$25.00 annual fee per active loan. This applies to plan(s): 406138 408532 407362 407360 406344 151413 151301 151288
Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 406138 407362 407360 406344 151413 151301 151288
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

# Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

## Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf). Fees are only one of many factors to consider when making an investment decision.

## Part B – Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

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## Part A. Performance and Fee Information

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The following chart lists your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering a plan ID, 406138, 408532, 407362, 407360, 406344, 151413, 151301, 151288, you'll be directed to plan and investment information.

Visit [www.tiaa.org](http://www.tiaa.org) for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 8882103992 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

Table 1 – Variable Return Investment Performance as of September 30, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
American Funds New World Fund R6	Diversified Emerging Mkts	RNWGX	05/01/2009	24.64%	8.37%	6.92%	0.57% \$5.70	0.57% \$5.70	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI NR USD			31.76%	12.19%	9.39%				
Vanguard Emerging Markets Stock Index Fund Institutional Plus	Diversified Emerging Mkts	VEMRX	12/15/2010	25.02%	6.44%	4.23%	0.08% \$0.80	0.08% \$0.80	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD			26.05%	5.75%	4.02%				
Vanguard Developed Markets Index Fund Institutional Plus	Foreign Large Blend	VDIPX	04/01/2014	24.75%	8.31%	5.95%	0.05% \$0.50	0.05% \$0.50	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD			25.35%	7.59%	5.22%				
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	24.71%	7.52%	6.26%	0.47% \$4.70	0.47% \$4.70	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD			25.35%	7.59%	5.22%				
Vanguard International Growth Fund Admiral	Foreign Large Growth	VWILX	08/13/2001	28.94%	10.76%	8.97%	0.31% \$3.10	0.31% \$3.10	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD			25.35%	7.59%	5.22%				
Vanguard International Value Fund Investor	Foreign Large Value	VTRIX	05/16/1983	21.61%	7.89%	5.01%	0.39% \$3.90	0.39% \$3.90	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD			25.35%	7.59%	5.22%				

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIIIIX	07/07/1997	36.32%	15.96%	13.37%	0.02% \$0.20	0.02% \$0.20	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				36.35%	15.98%	13.38%			
<b>Vanguard PRIMECAP Fund Admiral</b>	Large Blend	VPMAX	11/12/2001	27.66%	15.15%	13.39%	0.31% \$3.10	0.31% \$3.10	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				36.35%	15.98%	13.38%			
<b>Vanguard Russell 1000 Growth Index Fund I</b>	Large Growth	VRGWX	12/06/2010	42.15%	19.67%	16.45%	0.07% \$0.70	0.07% \$0.70	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Growth TR USD</b>				42.19%	19.74%	16.52%			
<b>Vanguard Windsor Fund Admiral</b>	Large Value	VWNEX	11/12/2001	24.15%	13.74%	10.32%	0.32% \$3.20	0.32% \$3.20	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value TR USD</b>				27.76%	10.69%	9.23%			
<b>Vanguard Extended Market Index Fund Institutional Plus</b>	Mid-Cap Blend	VEMPX	01/14/2011	28.59%	10.78%	9.66%	0.04% \$0.40	0.04% \$0.40	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P Completion TR USD</b>				28.25%	10.62%	9.50%			
<b>T. Rowe Price Mid-Cap Growth Fund I</b>	Mid-Cap Growth	RPTIX	08/28/2015	22.62%	9.35%	10.80%	0.63% \$6.30	0.63% \$6.30	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Growth TR USD</b>				29.33%	11.48%	11.71%			
<b>John Hancock Disciplined Value Mid Cap Fund R6</b>	Mid-Cap Value	JVMRX	08/31/2011	25.82%	11.86%	10.46%	0.76% \$7.60	0.75% \$7.50	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Value TR USD</b>				29.01%	10.33%	8.93%	Contractual Waiver Exp: 07/31/2026		
<b>Cohen &amp; Steers Realty Shares</b>	Real Estate	CSRSX	07/02/1991	36.02%	6.39%	8.96%	0.94% \$9.40	0.88% \$8.80	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr. 34.77%	5 Yr. 5.09%	10 Yr. or Since Inception 8.04%	Gross Contractual Waiver Exp: 06/30/2025	Net	
<b>FTSE Nareit All Equity REITs TR USD</b>									
<b>PGIM Jennison Small Company Fund R6</b>	Small Growth	PJSQX	11/29/2010	26.26%	13.16%	10.14%	0.69% \$6.90	0.69% \$6.90	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2500 TR USD</b>				26.17%	10.43%	9.50%			
<b>Vanguard Explorer Fund Admiral</b>	Small Growth	VEXRX	11/12/2001	25.67%	11.35%	10.97%	0.34% \$3.40	0.34% \$3.40	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2500 Growth TR USD</b>				25.20%	9.75%	9.98%			
<b>Allspring Special Small Cap Value Fund R6</b>	Small Value	ESPRX	10/31/2014	21.71%	9.51%	8.82%	0.92% \$9.20	0.92% \$9.20	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 3000 TR USD</b>				35.19%	15.26%	12.63%			
<b>Variable Annuity</b>									
<b>CREF Stock Account R3</b>	Aggressive Allocation	QCSTIX	07/31/1952	31.19%	12.40%	10.00%	0.26% \$2.60	0.26% \$2.60	Available in plan(s): 406138 408532 407360 406344 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Morningstar Aggressive Target Risk TR USD</b>				28.02%	10.48%	8.95%			
<b>CREF Global Equities Account R3</b>	Global Large- Stock Blend	QCGLIX	05/01/1992	32.23%	13.35%	9.77%	0.25% \$2.50	0.25% \$2.50	Available in plan(s): 406138 408532 407360 406344 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>MSCI ACWI NR USD</b>				31.76%	12.19%	9.39%			
<b>Medley PSF Global Portfolio (VCA-24)</b>	Global Large- Stock Blend	P93A#	05/01/1991	29.85%	10.26%	9.00%	0.83% \$8.30	0.83% \$8.30	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<b>MSCI World GR USD</b>				33.03%	13.59%	10.65%			
<b>CREF Equity Index Account R3</b>	Large Blend	QCEQIX	04/29/1994	34.93%	15.09%	12.62%	0.19% \$1.90	0.19% \$1.90	Available in plan(s): 406138 408532 407360 406344 Contributions and Transfers in not allowed. This applies to plan(s): 406138 408532 407360 406344 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 3000 TR USD</b>				35.19%	15.26%	12.83%			



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Medley Prudential Capital Growth Account (VCA-10)</b>	Large Blend	P92F#	04/30/1987	35.19%	14.28%	10.55%	1.00% \$10.00	1.00% \$10.00	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<i>Russell 1000 TR USD</i>				35.68%	15.64%	13.10%			
<b>Medley PSF Stock Index Portfolio (VCA-24)</b>	Large Blend	P92X#	05/02/1988	34.92%	14.78%	12.24%	0.29% \$2.90	0.29% \$2.90	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<i>S&amp;P 500 TR USD</i>				36.35%	15.98%	13.38%			
<b>CREF Growth Account R3</b>	Large Growth	QCGRX	04/29/1994	42.80%	17.75%	15.09%	0.23% \$2.30	0.23% \$2.30	Available in plan(s): 406138 408532 407360 406344 Contributions and Transfers in not allowed. This applies to plan(s): 406138 408532 407360 406344 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth TR USD</i>				42.19%	19.74%	16.52%			
<b>Medley PSF PGIM Jennison Blend Portfolio (VCA-24)</b>	Large Growth	P92H#	06/01/1987	36.97%	14.91%	11.39%	0.46% \$4.60	0.46% \$4.60	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<i>Russell 1000 TR USD</i>				35.68%	15.64%	13.10%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Vanguard High-Yield Corporate Fund Admiral</b>	High Yield Bond	VWEAX	11/12/2001	14.46%	4.00%	4.74%	0.12% \$1.20	0.12% \$1.20	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Corporate High Yield TR USD</i>				15.74%	4.72%	5.04%			
<b>Vanguard Inflation- Protected Securities Fund Institutional</b>	Inflation-Protected Bond	VIPIX	12/12/2003	9.90%	2.55%	2.48%	0.07% \$0.70	0.07% \$0.70	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Treasury US TIPS TR USD</i>				9.79%	2.62%	2.54%			
<b>American Funds Bond Fund of America Fund R6</b>	Intermediate Core Bond	RFBGX	05/01/2009	11.87%	1.37%	2.36%	0.24% \$2.40	0.24% \$2.40	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Bond TR USD</i>				11.57%	0.33%	1.84%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Vanguard Total Bond Market Index Fund Institutional Plus</b>	Intermediate Core Bond	VBMPX	02/05/2010	11.42%	0.33%	1.84%	0.03% \$0.30	0.03% \$0.30	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Float Adjusted TR USD</b>				11.47%	0.36%	1.87%			
<b>PIMCO Total Return Fund Institutional</b>	Intermediate Core-Plus Bond	PTTRX	05/11/1987	13.01%	0.77%	2.16%	0.51% \$5.10	0.51% \$5.10	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Bond TR USD</b>				11.57%	0.33%	1.84%			
<b>Variable Annuity</b>									
<b>Medley PSF PGIM 50/50 Balanced Portfolio (VCA- 24)</b>	Allocation--30% to 50% Equity	P97B#	06/01/1987	21.96%	7.22%	6.54%	0.57% \$5.70	0.57% \$5.70	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<b>Morningstar Moderately Conservative Target Risk TR USD</b>				18.53%	5.20%	5.10%			
<b>CREF Inflation-Linked Bond Account R3</b>	Inflation-Protected Bond	QCILIX	05/01/1997	9.14%	3.40%	2.63%	0.22% \$2.20	0.22% \$2.20	Available in plan(s): 406138 408532 407360 406344 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD</b>				9.01%	3.26%	2.60%			
<b>CREF Core Bond Account R3</b>	Intermediate Core Bond	QCBMIX	03/01/1990	12.28%	0.75%	2.16%	0.25% \$2.50	0.25% \$2.50	Available in plan(s): 406138 408532 407360 406344 Contributions and Transfers in not allowed. This applies to plan(s): 406138 408532 407360 406344 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg US Aggregate Bond TR USD</b>				11.57%	0.33%	1.84%			
<b>Medley PSF PGIM Total Return Bond Portfolio (VCA-24)</b>	Intermediate Core Bond	P95F#	06/01/1987	12.63%	0.14%	2.06%	0.43% \$4.30	0.43% \$4.30	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<b>Bloomberg US Aggregate Bond TR USD</b>				11.57%	0.33%	1.84%			
<b>Medley PSF PGIM Government Income Portfolio (VCA-24)</b>	Intermediate Government	P95R#	05/01/1991	10.26%	-1.13%	0.55%	0.52% \$5.20	0.52% \$5.20	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Bloomberg US Government TR USD</b>				9.68%	-0.16%	1.36%			
<b>Medley PSF PGIM Flexible Managed Portfolio (VCA- 24)</b>	Moderate Allocation	P97A#	06/01/1987	25.36%	8.72%	7.53%	0.62% \$6.20	0.62% \$6.20	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<b>Morningstar Moderate Target Risk TR USD</b>				22.04%	7.07%	6.49%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Federal Money Market Fund Investor</b> 7-day current annualized yield 4.87% as of 09/30/2024 7-day effective annualized yield 4.87% as of 09/30/2024	Money Market- Taxable	VMFXX	07/13/1981	5.41%	2.29%	1.61%	0.11% \$1.10	0.11% \$1.10	Available in plan(s): 406138 408532 407360 406344
<b>FTSE Treasury Bill 3 Month USD</b>				5.63%	2.38%	1.67%			
<b>Variable Annuity</b>									
<b>CREF Money Market Account R3</b> 7-day current annualized yield 4.86% as of 09/24/2024 7-day effective annualized yield 4.97% as of 09/24/2024	Money Market- Taxable	QCMMIX	04/01/1988	5.29%	2.17%	1.45%	0.19% \$1.90	0.19% \$1.90	Available in plan(s): 406138 408532 407360 406344
<b>iMoneyNet Money Fund Averages - All Government</b>				5.10%	2.08%	1.38%			
<b>Medley PSF PGIM Government Money Market Portfolio (VCA-11)</b> 7-day current annualized yield 0.00% as of 7-day effective annualized yield 0.00% as of	Money Market- Taxable	P96A#	04/30/1987	4.53%	1.50%	0.80%	1.00% \$10.00	1.00% \$10.00	Available in plan(s): 406138 Contributions and Transfers in not allowed. This applies to plan(s): 406138 Closed to all new investments.
<b>ICE BofA US Dollar 3- Month Deposit Offered Rate Constant Maturity</b>				5.64%	2.45%	1.84%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions*
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>American Funds American Balanced Fund R6</b>	Moderate Allocation	RLBGX	05/01/2009	26.27%	9.65%	8.77%	0.25% \$2.50	0.25% \$2.50	Available in plan(s): 406138 408532 407360 406344 Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Morningstar Moderate Target Risk TR USD</b>				22.04%	7.07%	6.49%			
<b>Variable Annuity</b>									
<b>CREF Social Choice Account R3</b>	Moderate Allocation	QCSCIX	03/01/1990	23.18%	7.90%	7.16%	0.22% \$2.20	0.22% \$2.20	Available in plan(s): 406138 408532 407360 406344 Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Morningstar Moderate Target Risk TR USD</b>				22.04%	7.07%	6.49%			
<b>Real Estate</b>									
<b>Variable Annuity</b>									
<b>TIAA Real Estate Account</b>	Real Estate	QREARX	10/02/1995	-9.41%	1.03%	3.55%	1.02% \$10.20	1.02% \$10.20	Available in plan(s): 406138 408532 407360 406344 Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
<b>S&amp;P 500 TR USD</b>				36.35%	15.98%	13.38%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

**\* Legend of plan name for each applicable plan number**

Plans	Plan Names
406138	MSHS 403(B) PLAN- MS QUEENS, MS HOSP, ICAHN, QUEENS/ELMHURST
408532	MSHS 403(B) PLAN- BROOKLYN, WEST , BETH ISRAEL, MORNINGSIDE, NYE
407362	NEW YORK EYE AND EAR INFIRMARY 403(B) PLAN
407360	MSHS 403(B) PLAN- BROOKLYN, WEST , BETH ISRAEL, MORNINGSIDE, NYE
406344	MSHS 403(B) PLAN- MS QUEENS MS HOSP, ICAHN, QUEENS/ELMHURST
151413	MOUNT SINAI FROZEN 403(B) IMMEDIATE VESTING PLAN
151301	MOUNT SINAI FROZEN 403(B) TDA PLAN
151288	MOUNT SINAI FROZEN 403(B) DELAYED VESTING PLAN

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information*
<b>Guaranteed Annuity</b>			
TIAA Traditional-Group Supplemental Retirement Annuity	4.50%	Through 02/28/2025	<p>Available in plan(s): 406138 408532 407360 406344</p> <p>The current rate shown applies to premiums remitted during the month of October 2024 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Group Supplemental Retirement Annuity (GSRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>
TIAA Traditional-Retirement Annuity	5.25%	Through 02/28/2025	<p>Available in plan(s): 406138 408532 407360 406344</p> <p>The current rate shown applies to premiums remitted during the month of October 2024 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Group Retirement Annuity	5.25%	Through 02/28/2025	<p>Available in plan(s): 406138 408532 407360 406344</p> <p>The current rate shown applies to premiums remitted during the month of October 2024 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p>
Prudential Guaranteed Interest Account	3.00%	Through 12/31/2024	<p>Available in plan(s): 406138</p> <p>Contributions and Transfers in not allowed. This applies to plan(s): 406138</p> <p>The crediting rate is subject to change, but will never be less than the contractual minimum crediting rate. The contractual minimum crediting rate is currently 3.00%. Current rate of return information is available on your plan-specific website noted above or at 800-842-2733.</p> <p>Generally, plan participants may withdraw all or a portion of their GIA balance without any fees or restrictions for "benefit responsive events" (e.g. termination of employment, retirement, disability, death, etc.). Participant directed transactions which are not the result of "benefit responsive events" may be subject to restrictions and/or charges as provided for in the GIA contract.</p> <p>In any calendar year, transfers out of the GIA in excess of the maximum of 20% of the beginning of the year fund balance or \$500, may be subject to a GIA transfer charge (market value adjustment). Such charge will be equal to a percentage which is calculated based on 2.5 or 3.0 (depending upon the contract) times the difference between the current interest rate being credited under the contract and Prudential's standard new money rate (the New Rate). If the New Rate is the same or lower than the current interest rate, a transfer or market value charge will not apply. As an alternative, you may request that your GIA balance be exchanged or transferred in five annual installments without any transfer or market value charges.</p>

Name/Type/Option	Return	Term	Additional Information*
TIAA Traditional-Supplemental Retirement Annuity	4.50%	Through 02/28/2025	<p>Available in plan(s): 408532 407360 406344</p> <p>The current rate shown applies to premiums remitted during the month of October 2024 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. For Supplemental Retirement Annuity (SRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals and transfers are available from the TIAA Traditional account without any restrictions or charges. After termination of employment additional income options may be available including income for life, income for a fixed period of time, and IRS required minimum distribution payments.</p>
TIAA Stable Value	2.98%	Through 12/31/2024	<p>Available in plan(s): 407360</p> <p>TIAA Stable Value is a guaranteed annuity product that credits interest at a net rate announced in advance of each semi-annual rate guarantee period beginning 1/1 or 7/1. Declared crediting rates (i.e. before deductions for contract fees) will not be less than the current minimum guaranteed rate. TIAA may declare additional amounts of interest above the minimum rate. When declared such amounts are in effect for the semi-annual period and are not guaranteed for future periods. The current net rate shown is credited to your existing balance and any contributions made during the period beginning July 1, 2024 and ending December 31, 2024. During this same period, the minimum declared interest rate is 3.00%. The current net rate shown may not reflect any recent changes to your plan's TIAA Stable Value contract fees, if any. Current rate of return information is available on your plan-specific website noted above or at 800-842-2733. All guarantees are subject to TIAA's claims paying ability. Any transfer to a competing fund must first be directed to a non-competing fund for a period of 90 days and transfers in may not be made for a period of 30 days following a transfer out. The Contract holder (typically your employer as the sponsor of your plan) has the right to request a transfer of the contract's entire accumulation. This might occur if your employer has elected to use a new recordkeeper and has also elected to terminate the annuity contract. In this case the TIAA Stable Value accumulation will be paid in a lump sum without any market value adjustments either within 90 days of the Discontinuance Date or two years from the Discontinuance Date based on a formula in the contract which references the movement of interest rates over time. Only if the two year payout applies a Discontinuance Fee of, at most, 0.75% will be assessed which reduces the crediting rate during such period. Please refer to your contract certificate for additional details.</p>

**\* Legend of plan name for each applicable plan number**

Plans	Plan Names
406138	MSHS 403(B) PLAN- MS QUEENS, MS HOSP, ICAHN, QUEENS/ELMHURST
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151413	MOUNT SINAI FROZEN 403(B) IMMEDIATE VESTING PLAN



151301	MOUNT SINAI FROZEN 403(B) TDA PLAN
151288	MOUNT SINAI FROZEN 403(B) DELAYED VESTING PLAN

## Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

### TIAA Traditional Annuity Lifetime Income Option

#### OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

#### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

#### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.

### TIAA Stable Value

#### OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. The TIAA Stable Value Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. This lifetime annuity can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing this life annuity is just one of many payout options available under the TIAA Stable Value Annuity.

#### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA general account.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

#### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable. Lifetime annuity payments are provided by TIAA and are not supported by the assets in the TIAA Stable Value separate account.

### TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

#### OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an

annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

## The Prudential Insurance Company of America Lifetime Income Option

### OBJECTIVES / GOALS

To provide a guaranteed stream of income for your life (or some other period of time as may be allowed by your Plan), based on your account balance allocated to the purchase of an annuity under this option.

### PRICING FACTORS

The amount of the annuity benefit will be determined by:

- The amount applied to purchase the annuity.
- The form of annuity elected.
- The age of the annuitant (for a lifetime annuity).
- The annuity purchase rates in effect on the annuity purchase date.

### RESTRICTIONS / FEES

- If you elect to purchase an annuity, the following administrative fees will be deducted from your account balance: 4.5% on the first \$75,000, 1.5% on the remainder plus a flat amount of \$850.
- This option represents the fixed annuity option available under your Plan's group annuity contract.

Please visit [www.TIAA.org/public/support/faqs](http://www.TIAA.org/public/support/faqs) for FAQs about TIAA products, services & support.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf).

**TIAA important additional information:**

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

Expense ratios shown are based on the most recent information available, but may not reflect all updates and may differ slightly from the prospectus due to rounding. Please consult the most recent prospectus or offering document for more detailed information.

TIAA provides information on restrictions on record kept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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